

BASIC LIFE AND HEALTH INSURANCE

An employee must provide you with proof of loss of health coverage elsewhere to be eligible to enroll in GIC basic life and health coverage at any time during the year, other than during annual enrollment. Examples of acceptable proof of loss of other coverage include:

- ◆ Letter from health insurance carrier on company letterhead, or
- ◆ Letter from other employer on company or organization letterhead.

To add GIC basic life and health coverage during the year, see the NEW HIRE section for the necessary forms. Include a copy of the proof of loss of coverage with the forms sent to the GIC.

OPTIONAL LIFE

For employees enrolling in Optional Life Insurance after their original eligibility (see NEW HIRE section) or changing from non-automatic to automatic increase, or increasing multiple factor:

- 1) Make sure the employee satisfies one year waiting period from the original eligibility date (or from the last optional coverage change).

- 2) Instruct the employee to complete and sign Insurance Enrollment and Change Form (Form-1). If the employee wishes to change his or her beneficiary(ies) the employee must also complete Form 319 (one to three beneficiaries) or Form G-500 (four or more beneficiaries).
- 3) Review forms for completeness.
- 4) Photocopy forms and file in employee's personnel file.
- 5) Send **original** Insurance Enrollment and Change Form (Form-1), and Beneficiary Form to the GIC.
- 6) The GIC will notify the life insurance carrier, which will send the employee a Medical Evidence of Insurability Application to complete and return.
- 7) The GIC will advise you and the employee of the carrier's eligibility decision.
- 8) If the medical application is approved, the GIC will determine the effective date of coverage and notify you to start premium deductions.

LONG TERM DISABILITY

See the LTD Coordinator manual.

ANNUAL ENROLLMENT

BASIC LIFE ONLY

Employees who want to enroll in Basic Life after the initial eligibility period has passed must wait for the next Annual Enrollment. To enroll:

- 1) Instruct the employee to complete and sign Insurance Enrollment and Change Form (Form-1).
- 2) Instruct the employee to complete the Employee Acknowledgement Form.
- 3) Review the Insurance Enrollment and Change Form (Form-1) for completeness and complete the agency section.
- 4) Photocopy Insurance Enrollment and Change Form (Form-1) and file it in the employee's personnel file.
- 5) File **original** Employee Acknowledgement Form in the employee's personnel file.
- 6) Send the **original** Insurance Enrollment and Change Form (Form-1) to the GIC.
- 7) Update your payroll system with a new premium deduction.

The employee will be automatically enrolled in pre-tax basic life and health insurance deductions unless he/she opts out of participating – see your payroll help desk for more information.

BASIC LIFE AND HEALTH ENROLLMENT

If an employee is not currently enrolled in GIC coverage, complete the following by the end of annual enrollment:

- 1) To select their benefits, employees must complete the following forms completely and legibly:
 - ◆ Insurance Enrollment and Change Form (Form-1).
 - ◆ Beneficiary Designation Form 319 (one to three beneficiaries) or Nomination of Beneficiary form G-500 (four or more beneficiaries or special designations such as estate or trust).
 - ◆ Insurance Data Form (IDF) for family

coverage. Must also provide:

- For spousal coverage – copy of marriage certificate.
 - For former spouse – provide following sections of divorce decree: page with absolute date, signature page, health insurance language, and former spouse's address.
 - For dependent coverage under age 19 – copy of birth certificate(s) – the GIC must be able to link dependent to insured or spouse.
 - For dependent coverage age 19 or over – Student Verification Form (Indemnity, Navigator, POS or HMO version) and a copy of birth certificate.
 - ◆ Employee Acknowledgement Form.
 - ◆ HMO or POS Application - if one of these plans selected.
 - ◆ If electing optional life insurance, the GIC will notify the life insurance carrier, which will send the employee a Medical Evidence of Insurability Application to complete and return. (If the medical application is approved, the GIC will advise you and the employee of the decision. The GIC will determine the effective date and will notify you to start premium deductions.)
 - ◆ Dental and Vision Enrollment and Change Form (Form-1). If family coverage is not elected for health insurance, but the employee wishes to have family dental/vision coverage, he/she must also submit a copy of a marriage certificate to cover a spouse and birth certificates to cover dependent children. See eligibility rules on page 1 of this manual.
 - ◆ LTD - See LTD Coordinator manual.
- 2) Verify that the forms above are completed accurately and completely.

- Ensure that the employee has checked the information entered on his/her forms, and has signed and dated all forms.
- 3) On the Insurance Enrollment and Change Form (Form-1), indicate the employee's annual salary and effective date.
 - 4) Photocopy completed GIC forms and file them in the employee's personnel file. File original Employee Acknowledgement Form in employee's personnel file. **Do not send this form to the GIC.**
 - 5) Send all other **original** signed forms to the GIC; if the POS or an HMO is selected, send the POS/HMO application directly to the Plan.

The employee will be automatically enrolled in pre-tax basic life and health insurance deductions unless he/she opts out of participating – see your payroll help desk for more information.

BASIC LIFE AND HEALTH INSURANCE CHANGES

During annual enrollment employees may change their health plan or enroll in a GIC health plan if they are not currently enrolled. The change will go into effect that July 1.

For employees already in a GIC plan who wish to change plans during annual enrollment:

- 1) Employee completes and signs Insurance Enrollment and Change Form (Form-1).
- 2) Employee completes HMO or POS application – if one of these plans selected.
- 3) Verify that the forms above are completed accurately and completely. Ensure that you and the employee have signed and dated all forms.
- 4) Photocopy completed GIC forms and file them in the employee's personnel file.
- 5) Send **original** signed forms to the GIC by the end of annual enrollment; send all

HMO/POS applications directly to the carriers.

- 6) Update your payroll system with the new premium deduction.

OPTIONAL LIFE SMOKER STATUS

Insureds with Optional Life Insurance who have been tobacco-free for at least the past 12 months (have not smoked cigarettes, cigars, or pipes, nor used snuff or chewing tobacco) are eligible to apply for reduced optional life insurance rates during annual enrollment. The reduced Optional Life Insurance rate will be effective that July 1:

- 1) Instruct the employee to complete and sign Insurance Enrollment and Change Form (Form-1) before the end of annual enrollment, indicating he/she is a non-smoker and has been tobacco free for the past twelve months.
- 2) Photocopy Insurance Enrollment and Change Form (Form-1) and file it in the employee's personnel file.
- 3) Send the **original** signed Insurance Enrollment and Change Form (Form-1) to the GIC.
- 4) Update your payroll system with the new premium deduction.

LONG TERM DISABILITY

See the LTD Coordinator manual.

THE HEALTH CARE SPENDING ACCOUNT AND THE DEPENDENT CARE ASSISTANCE PROGRAM

HCSA and DCAP's annual enrollment is on a calendar, not fiscal, year basis (January 1). See DCAP section of this manual for additional information and procedures. An HCSA addendum was sent under separate cover.

BUY-OUT

The Health Insurance Buy-Out option is only available during annual enrollment. Employees insured with the GIC for health coverage on June 1, 1993, and who are still insured for health coverage with the GIC, and have comparable non-state coverage elsewhere may elect to participate in the Buy-Out program. The benefit is limited to twelve (12) taxable monthly payments. The payments equal 25% of the current full-cost premium for the Plan in which the employee is enrolled, based on the type of coverage (individual or family) the employee had on June 1, 1993.

The GIC sends agencies the Buy-Out Election Form before each annual enrollment. The form is also available on the GIC's web site during annual enrollment only:

- 1) Employee completes and signs Insurance Enrollment and Change Form (Form-1).
- 2) Employee completes and signs Buy-Out form.
- 3) Review these forms for completeness and complete the agency section of Insurance Enrollment and Change Form (Form-1).
- 4) Photocopy completed forms and file in the employee's personnel file.
- 5) Send **original** completed forms to the GIC's Operations Department by the end of annual enrollment.
- 6) Update your payroll system with the new premium deduction.

PRE-TAX BASIC LIFE AND HEALTH INSURANCE PREMIUMS

During annual enrollment, or anytime during the year due to a family status change, employees may elect to opt in or out of pre-tax premium deductions. Qualifying family status changes include: marriage, divorce, birth or adoption of a child, death of a spouse or dependent, spouse commences or is terminated from employment, employee or spouse takes unpaid leave of

absence, or employee loses health insurance elsewhere through no fault of the employee.

Opt-in: Employees who elected NOT to participate in the pre-tax program may elect to participate. There are no GIC enrollment/change forms to be completed to enroll in the Pre-tax program. The employee must see his/her payroll department and inform them of his/her decision to have his/her deductions made on a pre-tax basis. The payroll person updates the payroll system to reflect the employee's pre-tax change election.

Opt-out: Employees who participate in the pre-tax program may elect NOT to participate:

- 1) The employee completes and signs the Pre-Tax Basic Life and Health Insurance Plan Election Not to Participate Form.
- 2) The form is forwarded to the agency's payroll department. The payroll person updates the payroll system to reflect the employee's pre-tax change election.
- 3) File the **original** form in the employee's personnel file. **You do not need to send the GIC anything.**

GIC DENTAL/VISION

Eligible employees who did not enroll in the GIC's Dental/Vision plan when first eligible may do so during annual enrollment for coverage effective July 1. Employees currently enrolled can elect to change the dental portion of their dental/vision plan from the Indemnity Dental Plan to the PPO Dental Plan, or vice versa. See page 1 for eligibility details.